

EMPOWERING THE MARGINALIZED THROUGH THE HALAL INDUSTRY IN INDONESIA: A SYSTEMATIC LITERATURE REVIEW

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ABSTRACT - This study aims to conduct a systematic literature review on the themes of equality and social justice for people with disabilities in Indonesia, with a specific focus on their intersection with community empowerment within the halal industry. Using empirical evidence and bibliometric analysis, the review applies the keywords "equality and social justice," "people with disabilities," and "sharia economic empowerment" to explore relevant literature. Data were collected through the Publish or Perish tool, identifying over 1,000 academic publications from 2014 to 2024, and visualized using VOSviewer. The findings highlight two key points: first, while various regulations, policies, and flagship programs have sought to promote equality and social justice for people with disabilities, their implementation remains suboptimal in ensuring the full realization of rights. Second, empowerment strategies rooted in sharia economic models emphasize the transformation of negative mindsets and the adoption of Islamic entrepreneurial approaches. Notably, there was a significant decline in research interest from 2014 to 2021, followed by a resurgence through 2023. These insights offer a valuable reference for policymakers and stakeholders to design more effective initiatives aimed at enhancing the quality of life for people with disabilities through inclusive economic empowerment.

Keywords: Equality, Disabilities, Community Empowerment, Sharia Economics, Social Justice

ABSTRAK - Pemberdayaan Kelompok Marjinal melalui Industri Halal di Indonesia: Sebuah Tinjauan Literatur Sistematis. Penelitian ini bertujuan untuk melakukan tinjauan literatur sistematis mengenai tema kesetaraan dan keadilan sosial bagi penyandang disabilitas di Indonesia, dengan fokus yang spesifik pada interaksinya dengan pemberdayaan masyarakat dalam konteks industri halal. Dengan menggunakan bukti empiris dan analisis bibliometrik, kajian ini menggunakan kata kunci "kesetaraan dan keadilan sosial," "penyandang disabilitas," dan "pemberdayaan ekonomi syariah" untuk menelusuri literatur yang relevan. Data dikumpulkan melalui perangkat "Publish or Perish", yang mengidentifikasi lebih dari 1.000 publikasi ilmiah selama periode 2014 sampai 2024, dan divisualisasikan dengan aplikasi VOSviewer. Hasil analisis menunjukkan dua poin utama: pertama, meskipun telah ada berbagai regulasi, kebijakan, dan program unggulan untuk mendorong kesetaraan dan keadilan sosial bagi penyandang disabilitas, pelaksanaannya belum sepenuhnya mampu memenuhi hak-hak mereka secara optimal. Kedua, strategi pemberdayaan yang berbasis pada model ekonomi syariah menekankan pada transformasi pola pikir negatif dan pendekatan kewirausahaan Islami. Secara signifikan, terdapat penurunan minat penelitian dalam topik ini selama 2014–2021, namun kembali meningkat hingga tahun 2023. Temuan ini memberikan referensi penting bagi para pembuat kebijakan dan pemangku kepentingan dalam merancang inisiatif yang lebih inklusif untuk meningkatkan kualitas hidup penyandang disabilitas melalui pemberdayaan ekonomi yang berkeadilan.

Kata Kunci: Kesetaraan, Disabilitas, Pemberdayaan Masyarakat, Ekonomi Syariah, Keadilan Sosial

INTRODUCTION

The discourse of equality and social justice remains central to global Islamic thought, particularly in addressing structural inequalities and marginalization in contemporary societies. Within this discourse, people with disabilities constitute one of the most vulnerable populations, frequently facing barriers to full participation and persistent exclusion from socio-economic development (Saran et al., 2020; Toquero, 2020). Globally, approximately 16% of the population—over one billion individuals—live with some form of disability, making them the world’s largest minority group. Notably, around 80% of these individuals reside in developing countries, including Indonesia. This reality underscores the urgency for inclusive policy frameworks and interventions that uphold the principles of justice and equality. Global commitments such as the Sendai Framework for Disaster Risk Reduction (2015–2030) and the United Nations Sustainable Development Goals (SDGs) emphasize the integration of disability-inclusive development to eliminate poverty and promote resilience (UNDRR, 2023).

In the Indonesian context, data from the Coordinating Ministry for Human Development and Culture (Kemenko PMK) indicate that as of 2023, the country had approximately 22.97 million people with disabilities, representing 8.5% of the national population—a slight decline from 28.05 million (10.38%) in 2020, as reported by the National Economic Survey (Susenas). Despite this reduction, these figures highlight the limited impact of existing policies and programs in addressing systemic inequality. A policy recommendation report by the Ministry of National Development Planning (Bappenas) further emphasizes the need to align national efforts with the SDGs to ensure that no demographic group is left behind (Yulaswati et al., 2021).

Productive and dignified employment is a key driver of empowerment, yet significant challenges persist. The International Labour Organization (ILO, 2022) reports that only 9% of Indonesia’s 8 million working-age individuals with disabilities are employed, with the majority experiencing poverty and limited access to education, healthcare, vocational training, and decent work. Alarming, Indonesia also reports the highest disability prevalence rate in Southeast Asia. According to the United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP, 2023), excluding people with disabilities from the workforce results in economic losses equivalent to 3–7% of a country's Gross Domestic Product (GDP).



While some empowerment initiatives—such as scholarship programs, skills training, and microenterprise support—have been implemented in countries like Kenya, India, and Indonesia, their reach and effectiveness remain inconsistent due to constraints in policy, regulation, funding, and human resources (Mishra, 2021; Tonui & Kimetto, 2020; Thanathiti, 2019; Syaiful et al., 2023). In this context, Sharia-based economic empowerment has emerged as a potentially transformative model for promoting equality and justice for people with disabilities. However, the academic literature has largely focused on the foundational principles of Islamic economics, finance, and general empowerment frameworks, without deeply examining their practical application in inclusive development (Alam et al., 2022; Bintoro, 2021; Rifqi, 2017; Sujana & Ridzal, 2023).

This study addresses this gap by systematically analyzing the interaction between Sharia economic practices and the empowerment of people with disabilities in Indonesia. Research on Islamic economic systems and disability empowerment is particularly significant as both are grounded in values of equity and justice (Austen, 2021; Mokhtar & Tah, 2017). Integrating Islamic economic principles into empowerment initiatives holds the potential to enhance financial inclusion, foster entrepreneurial capabilities, and promote the production and marketing of halal-certified goods and services (Mahbubah et al., 2020). In particular, interest-free financing and ethical business models can increase access to capital and employment for people with disabilities (Waldan & Widiati, 2024).

Despite this potential, Sharia-based empowerment for people with disabilities in Indonesia remains underdeveloped. Prior studies call for stronger religious and legal support, including fatwas from authoritative bodies such as the Indonesian Ulema Council (MUI), to legitimize and expand such initiatives (Rizani et al., 2024). Ethnographic research further reveals entrenched social barriers, low financial literacy, and entrepreneurial constraints among people with disabilities (Mukhlisin, 2024). This study responds to the need for comprehensive analysis by bridging Islamic economic theory with empirical insights into disability inclusion, thereby contributing to the literature on social justice and inclusive development.



LITERATURE REVIEW

Theories of Equality and Social Justice in Islamic Economics

Islamic economic thought emphasizes the principles of equality and social justice as fundamental tenets derived from divine guidance. Islamic teachings prohibit social inequality and promote fairness in all human interactions, including those between men and women in matters of worship, legal rights, and social responsibility. These principles aim to secure the well-being of society by ensuring that every individual, regardless of background, is provided with equal opportunities within a system rooted in tawhid (monotheism), adherence to sharia, and the practice of *akhlaq al-karimah* (noble character) (Hasan, 1971). Social justice, in this context, implies that all individuals bear equal responsibilities and enjoy equal rights, such as access to education, healthcare, and social protection, simply by virtue of being human (Marifovich, 2023).

Islamic teachings underscore that spiritual devotion (*taqwa*) is the only valid distinction among individuals, reinforcing the values of brotherhood, coexistence, and harmony (Noor, 2000). This egalitarian perspective is evident in the Qur'anic verse from Surah An-Nisa (4:1), which refers to the common origin of humanity (*min nafsin wahidah*) and promotes mutual respect and dignity for all, irrespective of nationality, race, religion, or ethnicity. Nevertheless, empirical evidence suggests that many Muslim-majority countries, including Indonesia, Turkey, Nigeria, and Kazakhstan, have yet to fully realize the ethical imperatives of equality and justice within their socio-economic systems (Ibrahim, 2018). These nations often fall short in elevating the moral standards necessary for inclusive development (Moten, 2013).

Contemporary scholarship has explored how Islamic perspectives on equality and justice are operationalized through various socio-economic practices. These include the management of Islamic social finance instruments such as zakat and waqf (Kuanova et al., 2021; Lita, 2020; Utami et al., 2021), the promotion of Islamic educational leadership (Brooks & Ezzani, 2022; Ezzani et al., 2023; Griffiths, 2022), the application of Islamic microfinance to support underserved communities (Al-Ameen, 2016; Nugroho et al., 2020), and the implementation of corporate social responsibility (CSR) within an Islamic ethical framework (Bhuiyan et al., 2022; Ermawati et al., 2021). These studies affirm the adaptability of Islamic economics in promoting social equity, yet few



delve into how these principles are applied specifically to the empowerment of people with disabilities—highlighting a critical gap in the literature.

Economic Empowerment of Persons with Disabilities

Persons with disabilities are defined as individuals who experience long-term physical, intellectual, mental, or sensory impairments, which in interaction with various barriers, may hinder their full and effective participation in society on an equal basis with others (Leonardi et al., 2006). Empowerment in this context refers to the process by which individuals gain greater control over decisions and actions affecting their lives. For people with disabilities, empowerment entails enhancing self-reliance and improving their ability to overcome socio-economic disadvantages such as poverty, exclusion, and inequity (Balcazar et al., 2021; Pati & Bailey, 1995).

From a rights-based perspective, access to equality and social justice for people with disabilities is a legal and moral imperative. However, limited access to physical infrastructure, information, communication technologies, and public services continues to marginalize this group (Bruce, 2021; Flynn, 2013; Goldschmidt, 2017). Multiple studies have documented the structural barriers impeding the success of disability empowerment programs. These include limited financial resources at the local government level, insufficient professional capacity for training and mentorship, low awareness among families, and poor accessibility to inclusive infrastructure (Bezyak et al., 2017; Brucker & Houtenville, 2015).

Effective empowerment initiatives require long-term, comprehensive policy interventions that not only provide legal support but also address deep-rooted social attitudes. Fisher and Purcal (2017) emphasize the necessity of robust programming and systemic legal protections. In many contexts, people with disabilities face dual forms of discrimination: societal stigma and internalized shame, often perpetuated within their own families. This results in concealment, denial of education, and exclusion from public life (Livneh, 1982; Palmer et al., 2015). Moreover, the absence of inclusive public infrastructure—such as accessible transportation—further exacerbates their marginalization.

A broader issue lies in the lack of social acceptance. People with disabilities continue to navigate social environments where they are seen as burdens rather than as individuals with potential and agency. Schur et al. (2013) and Vornholt et al. (2013) argue that without dismantling these societal prejudices, genuine



inclusion remains difficult to achieve. These findings underline the importance of designing empowerment models that are both culturally sensitive and structurally inclusive, capable of addressing the multi-dimensional barriers experienced by people with disabilities.

METHODOLOGY

This study adopts a descriptive qualitative approach using a systematic literature review (SLR) as the primary research method (Snyder, 2019). The aim is to examine and synthesize scholarly literature related to the themes of equality, social justice, and the empowerment of people with disabilities within the framework of Sharia economics and the halal industry. This methodological choice enables a comprehensive mapping of existing research, policies, and practices concerning the economic inclusion of people with disabilities in Indonesia and globally.

Data Collection and Tools

The review analyzed approximately 1,000 academic publications published between 2014 and 2024. Relevant studies were retrieved using Publish or Perish (PoP) software, which aggregates bibliographic data from various academic databases such as Google Scholar, Scopus, and CrossRef. The following search keywords were used: “Sharia economics,” “people with disabilities,” and “halal industry.” After data retrieval, VOSviewer was employed to perform bibliometric analysis and to construct visual maps that reveal research trends, keyword co-occurrence, and citation networks.

Selection Criteria and Validity

The selection of articles was based on inclusion criteria that focused on the relevance and alignment of the studies with the research topic. Publications were included if they addressed one or more of the following themes: (1) Islamic economic principles, (2) empowerment of people with disabilities, and (3) community development through halal industry-based practices. To ensure data validity, the thematic clarity and conceptual consistency of each article were assessed. Additionally, peer debriefing was conducted through analytical discussions with colleagues to confirm interpretations and enhance the credibility of the findings.



Data Analysis Procedures

The analysis followed a systematic process: (1) Data collection from primary (peer-reviewed journal articles) and secondary sources (laws, regulations, policy documents); (2) Screening and evaluation of sources for thematic relevance and methodological rigor; (3) Extraction of key terms and concepts, including frequently cited ideas, thematic overlaps, and theoretical contributions; and (4) Synthesis and interpretation, wherein data were organized into narratives supported by visual representations (charts, diagrams, and bibliometric maps).

The study also utilized official government documents, such as relevant Indonesian laws, ministerial regulations, and public policy frameworks addressing the rights and empowerment of people with disabilities. Complementary references were drawn from government websites, international development frameworks, and Islamic jurisprudence sources, ensuring a holistic view of the subject matter.

RESULTS AND DISCUSSION

Inclusion, Equality, and Social Justice for Persons with Disabilities in Indonesia

The first major finding highlights Indonesia's evolving efforts to foster social inclusion as a mechanism to achieve equality and justice for persons with disabilities. Social inclusion, in this context, refers to a societal framework where individuals—regardless of socio-economic status, religion, gender, ethnicity, or ability—are afforded equitable access to resources and the opportunity to participate fully in social, political, and economic life. At its core, social inclusion eliminates discrimination, promotes accessibility, protects human rights, and creates equal opportunities for all citizens. It is closely linked to the realization of equality and social justice, as both depend on dismantling systemic barriers that marginalize vulnerable populations.

Previous literature emphasizes the central role of governments and civil society in driving inclusive development. These efforts include the enactment of anti-discrimination laws, inclusive policy frameworks, public campaigns, and multi-sectoral collaborations to raise awareness and extend services to marginalized communities (Chaves-Avila & Gallego-Bono, 2020; Ciasullo et al., 2020;



Karytsas & Theodoropoulou, 2022; Malik et al., 2021; Malek et al., 2021; Okongwu, 2021; Szarek-Iwaniuk & Senetra, 2020).

Government Programs and Legal Frameworks

The Indonesian government has implemented programs such as the *Program ATENSI*, which offers community- and family-based rehabilitation services that promote the dignity, rights, and accessibility of people with disabilities. A legal basis for these rights is articulated in Law No. 19/2011, which was reinforced by Law No. 8/2016 concerning persons with disabilities and its accompanying implementing regulations. The state's recognition of disability rights includes:

1. **Equal Rights and Non-Discrimination** - People with disabilities have equal rights and opportunities in society, even under the law. These people must also receive equal legal protection and benefits without discrimination.
2. **Accessibility Rights** - People with disabilities also have the right to have equal opportunities for public facilities and services. Therefore, the state is obliged to facilitate existing access so that everything is more affordable. That way, people with disabilities can live without dependence on other people. If this is not fulfilled, it means that the state has failed to fulfill the various rights of those who lack a better life.
3. **Right to Life** - People with disabilities also have the same opportunity to live and are guaranteed by the state. Several rights to life must be fulfilled by the state for those with disabilities, namely: (i) Having the right to respect for integrity; (ii) Have the same right to life; (iii) Obtain a guarantee of survival; (iv) Have guarantees against neglect, shackling, confinement, isolation, and even threats; (v) Have guarantees against all forms of exploitation and abuse; (vi) Have guarantees against torture, cruel and even inhumane treatment.
4. **The Right to Increase Awareness** - The state also needs to encourage knowledge and outreach to increase public awareness of people with disabilities. This aims to increase awareness to respect the rights and dignity of people who have these deficiencies.

Challenges to Inclusion and Equality

However, despite these legal provisions, significant structural barriers persist. Several persistent challenges continue to impede the realization of equality for persons with disabilities in Indonesia:



1. **Structural Barriers:** Legal protections often lack effective enforcement. Issues such as inadequate infrastructure, unequal access to information and communication technologies, and underdeveloped mobility services limit participation (Griffiths et al., 2020; Heryansyah & Hadi, 2023; Suwandoko & Rihardi, 2020). Employment opportunities are scarce, and people with disabilities frequently encounter discrimination in recruitment and workplace inclusion.
2. **Social Determinants:** Poverty, exclusion from education and employment, and wage disparities worsen inequality. Many individuals with disabilities earn up to 22% less than their non-disabled counterparts and are often ineligible for employment benefits (Caron, 2020; Friedman, 2021). These conditions perpetuate dependency on family support systems.
3. **Healthcare Inequality:** Barriers to accessing health services remain a major concern. These include limited availability of information, negative societal attitudes, and a lack of specialized services and infrastructure. People with disabilities face heightened risks of chronic diseases and mental health disorders, which are often neglected by mainstream health systems (Annaswamy et al., 2020; Cree et al., 2020; Hashemi et al., 2022).
4. **Lack of Reliable Data:** Accurate, up-to-date demographic data on persons with disabilities remains inconsistent across government bodies. While WHO estimates suggest that 10% of the population lives with disabilities, national figures vary significantly. This data gap hampers the effective planning and delivery of services.
5. **Limited Supports:** Non-governmental organizations (NGOs), local associations, and disability advocacy groups often face financial and institutional constraints. While collaboration with government agencies can be impactful, these partnerships are often weak or underutilized (Matsuoka & Gonzales Rocha, 2021).

These challenges collectively hinder the achievement of full inclusion. However, the inclusion of equality and social justice as foundational principles in policy and practice has the potential to address these barriers. Realizing this vision will require coordinated efforts from stakeholders, including government institutions, religious authorities, civil society, and the private sector.



Sharia Economic Empowerment and Disability Inclusion

The second core finding emphasizes the role of Sharia economic empowerment as a potential vehicle for promoting equality and inclusion among persons with disabilities. The empowerment model is built on two key components: (1) transforming public and institutional mindsets toward disability and (2) implementing Sharia-compliant entrepreneurship programs.

Changing Public Perception and Mindset

Sharia economics acknowledges the full spiritual and social agency of people with disabilities. Within Islamic jurisprudence (*fiqh*), individuals are considered responsible (*mukallaf*) for religious obligations (such as prayer) as long as they retain mental capacity. This is reinforced by Surah An-Nur (24:61), which affirms social equality between individuals with and without disabilities, stating: "*There is no restriction on the blind, nor is there restriction on the lame, nor on the sick...*"—a verse that promotes inclusion and dignity. Theological interpretations stress that individuals with disabilities are full members of society and retain religious obligations (*taklif*) if mentally capable (Muhibban, 2023).

However, public perception often remains rooted in a charity-based approach, which views persons that perceives disability as a condition warranting pity rather than empowerment. This model tends to emphasize voluntary aid rather than rights-based inclusion. In contrast, a social-based approach views disability as a product of social and environmental barriers. For instance, the lack of tactile paving or guiding blocks impedes the mobility of the blind, not blindness itself. Thus, improving accessibility and societal attitudes can remove these disabling barriers (Birau et al., 2019; Mostert, 2016). Transforming mindsets, therefore, is essential. Organizations supporting persons with disabilities, especially those operating within Muslim communities, must engage in advocacy, awareness campaigns, and partnerships with religious institutions to reposition disability as a condition requiring structural support, not mere charity.

Sharia Entrepreneurship and Inclusive Economic Models

The second component of empowerment involves facilitating access to economic opportunities through Sharia-compliant entrepreneurship models. These include the development of inclusive villages, Sharia cooperatives, and



entrepreneurship training programs tailored for people with disabilities. These programs focus on skills development, business mentoring, access to startup capital, and digital technologies.

According to the Infobank Research Bureau, Indonesia currently hosts 13 Sharia commercial banks, 20 Sharia business units, and 165 Sharia rural banks (BPRS), which can play a strategic role in this empowerment model. Moreover, Islamic social finance institutions such as BAZNAS, LAZ, and the Indonesian Waqf Board (BWI) possess significant charitable funds that can be allocated toward disability-inclusive development (Farhan & Hasan, 2023; Patria Yunita, 2021; Puskas BAZNAS, 2022).

Despite this potential, current contributions remain limited. BAZNAS reported that less than 1% of its zakat disbursements support persons with disabilities (Sari et al., 2020). In contrast, Islamic microfinance models in countries like Nigeria and entrepreneurship programs in the U.S. have demonstrated success in reducing inequality and fostering self-reliance (Al-Ameen, 2016; Balcazar et al., 2014).

Infrastructure, Institutional Support, and Policy Alignment

For Sharia economic empowerment to be effective, it must be accompanied by infrastructure that ensures equal access to education, healthcare, financial services, and legal protections for people with disabilities. The approach must be comprehensive, competitive, and integrative—grounded in Islamic ethical values and responsive to real-life structural challenges (Sulastyawati, 2020).

The principle of *maslahah mursalah* provides an ethical foundation for this framework, emphasizing the public good and well-being of marginalized communities. When applied to disability inclusion, it mandates structural reforms to ensure that people with disabilities receive equal treatment, opportunities, and support systems necessary to lead healthy, dignified, and independent lives.

Bibliometric Trends and Research Gaps

A bibliometric analysis conducted using Publish or Perish and VOSviewer tools revealed a significant gap in the academic literature. While over 1,000 publications addressed themes of disability and social justice between 2014 and 2024, few explicitly linked these to Islamic economic empowerment models.



Figure 1 demonstrates a significant decrease in research output over the analyzed period, with a noticeable increase beginning in 2022.

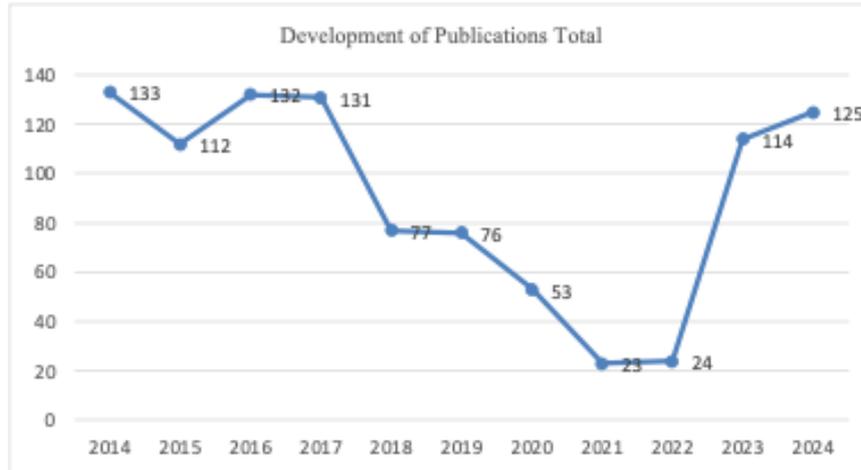


Figure 1. Number of Keyword Appearances

According to the visualization, no existing studies from this period link the concept of disability with community empowerment using the Islamic economic empowerment model. The analysis identifies eight keyword clusters encompassing 28 items, including terms such as equality, social justice, culture, and community empowerment, as well as references to diverse disability criteria. This lack of focused literature is further highlighted in Figure 2.

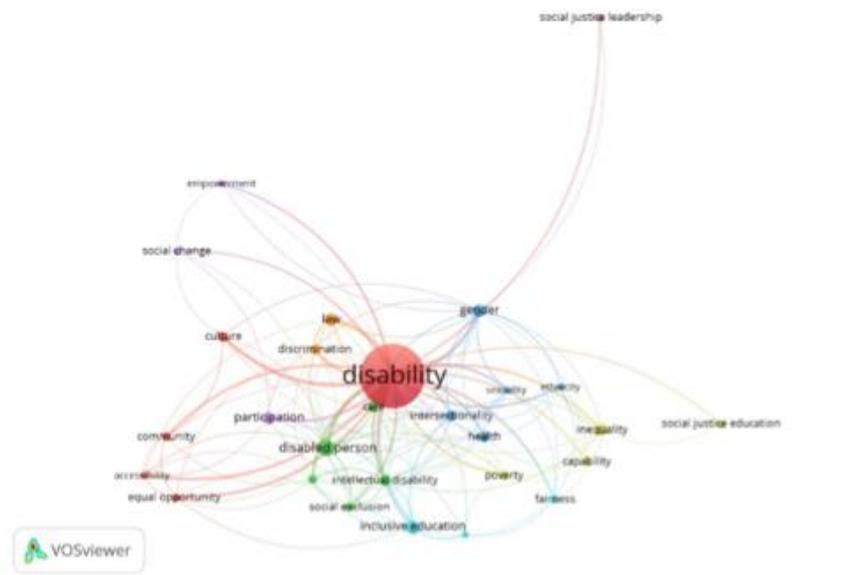


Figure 2. Keyword Items



Figure 2 reveals a significant gap between the keywords empowerment and social justice in relation to disabilities. Discussions on equality are predominantly centered around gender equality and instances of inequality experienced by people with disabilities.

This observation highlights a critical gap in the literature: current research appears to overlook the potential of the Sharia-based economic empowerment model, which is rooted in the concept of *maslahah mursalah* (public benefit). This model offers a promising framework for creating an inclusive economic empowerment ecosystem—one that not only ensures equitable wealth distribution but also fosters the empowerment of individuals and marginalized groups within society.

Furthermore, a literature review conducted using the Publish or Perish software found that, out of 1,000 scholarly articles indexed on Google Scholar, very few addressed equality and social justice in the context of people with disabilities. This underscores the limited attention given to this important area of study. These findings underscore a critical research gap and the need for scholarly engagement with Islamic models of inclusive development, particularly given that 16% of the global population lives with disabilities (UNDRR, 2023).

Discussion

The findings underscore the urgent need for greater scholarly and policy attention to the empowerment of persons with disabilities through Sharia-based economic models. Although Indonesia has demonstrated a legal commitment to promoting equality and social justice—evidenced by the ratification of the Convention on the Rights of Persons with Disabilities through Law No. 19/2011, and the subsequent enactment of seven Government Regulations (Peraturan Pemerintah/PP) mandated by Law No. 8/2016—implementation remains inconsistent and often ineffective.

Despite this legal framework, persons with disabilities in Indonesia continue to experience systemic inequalities, including physical and psychological discrimination, social isolation, and vulnerability to abuse, including sexual harassment (Alsabilah & Firmansyah, 2024; Khulaili et al., 2025). Access to employment, health care, education, and public infrastructure remains limited, particularly in rural areas and for individuals with complex needs (Nashiha et al., 2025). Furthermore, negative social stigma continues to shape public



attitudes, reinforcing perceptions of dependency and marginalization (Krishnamoorthi et al., 2024).

In contrast, Islamic economic thought promotes a fundamentally inclusive and rights-based perspective. Sharia economics does not justify or tolerate negative sentiment toward persons with disabilities; rather, it advocates for equitable treatment, accessible services, and support structures that align with human dignity (Rizani et al., 2024). Within this framework, social justice is not merely a legal obligation but a spiritual and moral imperative. The core principles of Islamic economics—such as distributive justice, non-exploitation, economic empowerment, equality, and voluntary participation—can be directly applied to support the socio-economic inclusion of persons with disabilities (Hasan, 2024).

In practice, these principles translate into tangible strategies. Distributive justice emphasizes meeting the basic needs of individuals with disabilities, while avoiding exploitation ensures fair treatment and safeguards against systemic abuse. Economic empowerment, facilitated through mechanisms such as zakat, waqf, and joint ownership models, creates opportunities for self-reliance. The principle of equality eliminates hierarchical distinctions based on ability or origin, and participation affirms the right of all individuals to contribute meaningfully to society (Hasan, 2024).

However, the gap between theory and practice remains considerable. While Indonesia's Islamic financial ecosystem—including 13 Sharia commercial banks, 20 Sharia business units, and 165 BPRS (rural Sharia banks)—offers vast potential (Farhan & Hasan, 2023), the actual allocation of resources for disability empowerment remains minimal. For instance, BAZNAS reported that zakat allocations to persons with disabilities account for less than 1% of total disbursements (Sari et al., 2020). This stands in stark contrast to global best practices where inclusive entrepreneurship programs have significantly improved economic independence among disabled populations (Al-Ameen, 2016; Balcazar et al., 2014).

Moreover, bibliometric analysis revealed that academic engagement with this topic is limited. Despite the presence of over 1,000 scholarly publications on disability, equality, and social justice between 2014–2024, few have explored the intersection of Sharia economics and disability empowerment. Visualization mapping from VOSviewer further illustrates the disconnect



between key concepts such as "empowerment," "social justice," and "disability." Thematic clusters often focus on gender or general inequality, while terms related to Sharia-based community empowerment are largely absent.

This research gap calls for a strategic shift in academic inquiry and policy design. Future research must address the potential of *maslahah mursalah* (public benefit) as a theoretical and operational foundation for inclusive Sharia economic empowerment models. Such frameworks could be instrumental in transforming Indonesia's approach to disability inclusion, moving beyond symbolic policies toward systemic change.

The literature further emphasizes that the marginalization of people with disabilities in Indonesia is not a result of individual limitations, but rather a complex and dynamic interplay of structural, social, and cultural factors (Hadi et al., 2019; Hamdan & Basrowi, 2024; Mulyani & Basrowi, 2024). This includes institutional fragmentation, lack of data, poor coordination among stakeholders, and inadequate public awareness.

However, there is significant potential for progress. Research highlights that many Islamic financial and non-financial institutions in Indonesia—such as Sharia banks, zakat agencies, and waqf bodies—can play a more active role in reducing inequality and promoting justice for people with disabilities (Alexandro & Basrowi, 2024a, 2024b; Purwaningsih et al., 2024). Achieving this vision will require multi-stakeholder collaboration, robust institutional frameworks, and a commitment to aligning religious ethics with inclusive development goals (Junaidi, Masdar, et al., 2024; Miar et al., 2024).

As previous studies have shown, people with disabilities are disproportionately exposed to inequality compared to the general population (Junaidi, Basrowi, et al., 2024; Uda & Basrowi, 2024; Yusuf et al., 2024). This makes the implementation of inclusive economic policies not only a legal and developmental priority but also a moral obligation consistent with Islamic values. Stakeholders must prioritize finding effective, scalable solutions that incorporate Sharia economic principles, not only to ensure equitable wealth distribution but to create a system where every individual, regardless of ability, can thrive. These concerns are summarized in Table 1.



Table 1. Summary of Key Themes

Theme	Description	Key References
Legal Framework	Indonesia has ratified the Convention on the Rights of Persons with Disabilities through Law No. 19/2011, with seven implementing Government Regulations (PP) based on Law No. 8/2016. However, implementation remains inconsistent.	Alsabilah & Firmansyah, 2024; Khulaili et al., 2025
Systemic Inequality	Persons with disabilities face discrimination, social exclusion, limited access to services, and stigmatization. These challenges are especially pronounced in rural and underserved regions.	Krishnamoorthi et al., 2024; Nashiha et al., 2025
Islamic Economic Values	Sharia economics promotes inclusive, rights-based development rooted in principles such as distributive justice, non-exploitation, equality, participation, and economic empowerment.	Hasan, 2024; Rizani et al., 2024
Practical Strategies	Practical implementation includes mechanisms like zakat, waqf, and joint ownership to support self-reliance. These strategies aim to eliminate hierarchies and encourage full participation in economic life.	Hasan, 2024
Institutional Gaps	Although Indonesia has 13 Sharia commercial banks, 20 Sharia business units, and 165 BPRS, resource allocation for persons with disabilities is low. BAZNAS reports that less than 1% of zakat disbursements reach this group.	Farhan & Hasan, 2023; Sari et al., 2020
Limited Academic Engagement	A bibliometric review of 1,000 scholarly works (2014–2024) revealed a lack of research connecting Sharia economics to disability empowerment. Key terms like “empowerment” and “disability” are often not aligned in academic literature.	Al-Ameen, 2016; Balcazar et al., 2014
Call for Research & Policy Reform	Scholars are urged to explore the potential of <i>maslahah mursalah</i> (public benefit) in developing inclusive Sharia economic models. Policies must shift from symbolic commitments to systemic, impactful implementation.	Junaidi, Masdar, et al., 2024; Miar et al., 2024
Root Causes of Marginalization	Disability marginalization stems from structural and institutional issues: poor coordination, lack of reliable data, weak policy enforcement, and low public awareness—not individual impairments.	Hadi et al., 2019; Hamdan & Basrowi, 2024; Mulyani & Basrowi, 2024
Opportunities for Empowerment	Islamic financial and non-financial institutions (e.g., banks, zakat and waqf bodies) can enhance inclusion by adopting tailored empowerment programs. A coordinated, ethics-based approach is needed.	Alexandro & Basrowi, 2024a, 2024b; Purwaningsih et al., 2024
Moral and Developmental Imperative	Inclusive economic empowerment is not just a development goal but a moral obligation grounded in Islamic ethics. Ensuring equal opportunities is essential to building a society where all individuals can thrive.	Junaidi, Basrowi, et al., 2024; Uda & Basrowi, 2024; Yusuf et al., 2024

(Source: Author’s compilation, 2024)



CONCLUSION

This study concludes that, while Indonesia has made commendable strides in institutionalizing legal frameworks to promote equality and social justice for persons with disabilities—such as through the ratification of Law No. 19/2011 and Law No. 8/2016—these efforts remain insufficient in practice. Barriers to full inclusion persist, particularly in the areas of accessibility, healthcare, education, and employment. Despite the rapid growth of the halal industry and broader Islamic economic sector, inclusive economic empowerment for persons with disabilities has not been fully realized. The integration of Sharia economic principles—such as distributive justice, non-exploitation, and equitable participation—offers a compelling framework to overcome the existing social and structural limitations. However, implementation gaps and social stigma continue to limit the impact of these frameworks.

The findings suggest that Sharia-based entrepreneurship models—including the development of Islamic cooperatives, associations of disabled entrepreneurs, and access to Islamic microfinance—represent practical avenues for promoting empowerment. These initiatives should be coupled with inclusive training programs, mentorship, technical support, and financial grants. Moreover, education campaigns rooted in Islamic principles of justice and equality can play a transformative role in shifting negative societal perceptions toward persons with disabilities. By understanding the intersection of Sharia economics and disability inclusion, this research contributes to a broader discourse on how ethical finance can address contemporary social inequalities, particularly in the Indonesian context.

Nonetheless, this study is limited to a literature-based analysis, and does not include empirical field data. While it identifies critical trends and theoretical intersections, future research should adopt mixed-method approaches—including qualitative interviews, case studies, and quantitative analyses—to explore the lived experiences of persons with disabilities within Sharia economic programs. Further investigation could also examine the global halal industry's potential as a vehicle for inclusive development, particularly in Muslim-majority countries. Expanding this line of inquiry will strengthen the theoretical and practical foundation for inclusive, Sharia-compliant economic systems that are responsive to the rights and potentials of all individuals.



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